

Information to identify the case:

Debtor 1	<u>Erica M Graham</u>	Social Security number or ITIN	xxx-xx-9349
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carl D Graham Jr.</u>	Social Security number or ITIN	xxx-xx-1164
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-30809-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Erica M Graham

Carl D Graham Jr.

6/8/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Erica M Graham
Carl D Graham, Jr.
DebtorsCase No. 19-30809-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.

db/jdb +Erica M Graham, Carl D Graham, Jr., 64 Embroidery St, Sayreville, NJ 08872-1873
 cr +Daimler Trust, P.O. Box 961245, Fort Worth, TX 76161-0244
 cr Diamler Trust, POB 131265, Roseville, MN 55113-0011
 cr +Pinnacle Federal Credit Union, McKenna, DuPont, Higgins & Stone, 229 Broad Street,
 P.O. Box 610, Red Bank, NJ 07701, UNITED STATES 07701-0610
 518567232 Daimler Trust, PO Box 131265, Roseville, MN 55113-0011
 518550103 Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
 518550104 +Evelyn Arvelo, 191 Madison Ave, Perth Amboy, NJ 08861-4611
 518550109 +Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2807
 518550111 +Middlesex County Law Division, P.O. Box 1146, New Brunswick, NJ 08903-1146
 518550112 +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
 518550115 +Saxon Mtg, Po Box 161489, Fort Worth, TX 76161-1489
 518550116 +Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
 518550120 +Tdrcls/raymour & Flanig, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
 518550122 +VAS Law, LLC, 65 Smith St, Perth Amboy, NJ 08861-4413
 518550123 +Wilentz Goldman, and Spitzer, 90 Woodbridge Center Drive, Woodbridge, NJ 07095-1146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2020 00:08:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 09 2020 00:08:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518550099 EDI: BMW.COM Jun 09 2020 03:23:00 Bmw Financial Services, Po Box 3608, Dublin, OH 43016
 518557073 +EDI: AISACG.COM Jun 09 2020 03:23:00 BMW Financial Services NA, LLC,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518550098 +EDI: TSYS2.COM Jun 09 2020 03:23:00 Barclays Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803
 518550100 +EDI: CAPITALONE.COM Jun 09 2020 03:23:00 Capital One Bank Usa N, Po Box 30281,
Salt Lake City, UT 84130-0281
 518550101 +EDI: CONVERGENT.COM Jun 09 2020 03:23:00 Convergent Outsourcing, PO Box 9004,
Renton, WA 98057-9004
 518550102 +EDI: NAVIENTFKASMDOE.COM Jun 09 2020 03:23:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
 518550106 EDI: IRS.COM Jun 09 2020 03:23:00 Internal Revenue Service, 44 South Clinton Ave.,
Trenton, NJ 08601
 518550108 EDI: JPMORGANCHASE Jun 09 2020 03:23:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850
 518550110 +EDI: DAIMLER.COM Jun 09 2020 03:23:00 Mercedes Benz Financia, P.O. Box 961,
Roanoke, TX 76262-0961
 518550113 +E-mail/Text: Bankruptcy@pinnaclefcu.com Jun 09 2020 00:07:43 Pinnacle Fed Cr Un,
135 Raritan Center, Edison, NJ 08837-3645
 518550114 +E-mail/Text: bk@rgsfinancial.com Jun 09 2020 00:07:04 RGS Financial Inc., PO Box 852039,
Richardson, TX 75085-2039
 518550117 +EDI: RMSC.COM Jun 09 2020 03:23:00 Synccb/jennifer Furnitu, C/o Po Box 965036,
Orlando, FL 32896-0001
 518550118 +EDI: RMSC.COM Jun 09 2020 03:23:00 Synccb/lowes, Po Box 956005, Orlando, FL 32896-0001
 518550119 +EDI: RMSC.COM Jun 09 2020 03:23:00 Synccb/pc Richard, C/o Po Box 965036,
Orlando, FL 32896-0001
 518550757 +EDI: RMSC.COM Jun 09 2020 03:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
 518550121 +E-mail/Text: bankruptcydepartment@tsico.com Jun 09 2020 00:08:51 Transworld Systems Inc,
507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Evelyn Arvelo, 191 Madison Ave, Perth Amboy, NJ 08861-4611
 518557074* +BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
 518550107* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
 518550105* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jun 08, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL Mortgage Pass-Through Certificates, Series 2007-9SL, U.S. Bank Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph B Vas on behalf of Creditor Evelyn Arvelo jbvass@vas-law.com, ahuerta@vas-law.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Michael R. DuPont on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Joint Debtor Carl D Graham, Jr. rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh on behalf of Debtor Erica M Graham rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 10